

Children's Dental Services

Preventive Services

	Is the service Covered?				
	Yes	Only with prior authorization	No	Frequency	List any service-specific limitations
Cleanings	Х			2 x year	
Fluoride treatments (including fluoride varnishes)	Х			2 x year	
Sealants (list any tooth-specific limits)	Х			1 x every 3 years	1st permanent molar, up to age 9; 2nd permanent molar, up to age 14
Space maintainers	Х				

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Diagnostic Services

	Is the service Covered?					
	Yes	Only with prior authorization	No	Frequency	List any service-specific limitations	Recommended age of first visit?
Dental examinations						
	Х					1
X-Rays						
Bitewing	Х			1 x year		
Full Mouth	Х			1 x every 5 years		
Panoramic	Х			1 x every 5 years		

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Treatment Services

	Is the service Covered?					
	Yes	Only with prior authorization	No	Frequency	List any service-specific limitations	Criteria for coverage
Fillings					•	
Silver amalgam	Х					
Tooth colored composite	Х				Not on molar teeth	
Crowns/tooth caps						
Stainless steel crowns	Х				1 per 5 years	
Metal (only) crowns			Х			
Metal/porcelain crowns			Х			
Porcelain (only) crowns			Х			
Root Canals (endodontics)						
Root canals on baby teeth (pulpotomies)	Х					
Root canals on permanent teeth	Х					
Gum (periodontal) therapy						
	Х					

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	ls th	Is the service Covered		d?		
	Yes	Only with prior authorization	No	Frequency	List any service-specific limitations	Criteria for coverage
Dentures					•	
Partial dentures	X				1 per 5 years per arch	
Complete dentures	X				1 per 5 years per arch	
Bridges			Х			
Orthodontics*	•	•				
Retainers (orthodontic)			Х			
Braces			Х			
Oral surgery	•	•				
Simple extractions	X					
Surgical extractions	X					
Care of abscesses	X					
Cleft palate treatment			Х		covered as a medical benefit	
Cancer treatment			Х		covered as a medical benefit	
Treatment of fractures			Х		covered as a medical benefit	
Biopsies			Х		covered as a medical benefit	

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	Is the service Cover		red?			
	Yes	Only with prior authorization	No	Frequency	List any service-specific limitations	Criteria for coverage
Treatment of jaw joint problems (TMJ)					-	
			Х			
Emergency room services provided by a	dentist				•	
	Х					
Inpatient Hospital Services						
			Х		covered as a medical benefit	
Anesthesia						
General anesthesia	Х					
Intravenous conscious sedation	Х					
Non-intravenous conscious sedation	Х				age 0-5 years	
Analgesia (nitrous oxide)			Х			

^{*} When this information is posted on the Insure Kids Now website, we will include a special note for orthodontic services explaining that parents and caretakers should work with their child's orthodontist to ensure that the treatment and payment terms and conditions are clear at the outset of treatment (for example, what happens in the case of a child who becomes ineligible for Medicaid or CHIP while he or she is undergoing orthodontic treatment?).

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